

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF MISSOURI  
EASTERN DIVISION

In re:	)	In Proceedings Under Chapter 7
	)	
HAROLD L. GUIDO,	)	Case No. 20-45516-B169
	)	
Debtor.	)	Hon. Bonnie L. Clair
	)	
	)	Re: Doc. No. 36

**ORDER GRANTING MOTION FOR EX-PARTE ENTRY OF AN ORDER RE-  
OPENING CASE, AUTHORIZING THE APPOINTMENT OF A TRUSTEE, AND  
DEFERRING THE PAYMENT OF THE RE-OPENING FEE**

Daniel J. Casamatta, the Acting United States Trustee (the “U.S. Trustee”), filed his Motion for Ex-Parte Entry of an Order Re-Opening Case, Authorizing the Appointment of a Trustee and Deferring the Payment of the Re-Opening Fee (the “Motion”) on April 8, 2021. No objection or other response to the Motion appears of record. Based upon the Motion and the docket in this case, good cause appearing, it is accordingly

**ORDERED** that the Motion for Ex-Parte Entry of an Order Re-Opening Case, Authorizing the Appointment of a Trustee and Deferring the Payment of the Re-Opening Fee is hereby **GRANTED** in that the Clerk of the Court is directed to re-open the present case, the U.S. Trustee is directed to appoint a trustee in this of this Court’s finding that such appointment is necessary pursuant to Rule 5010 of the Federal Rules of Bankruptcy Procedure to protect the interests of creditors and the debtor and to ensure the efficient administration of the case, and the payment of the fee to re-open the case is deferred until the close of the case or until otherwise directed by the Court.

DATED: April 28, 2021  
St. Louis, Missouri  
mtc

  
BONNIE L. CLAIR  
United States Bankruptcy Judge

**Order Prepared By:**

**Sirena T. Wilson**

Trial Attorney  
111 S. 10th Street, Suite 6.353  
St. Louis, MO 63102

**Copies mailed to:**

**Sirena T. Wilson**

Office of U. S. Trustee  
111 S. 10th Street, Suite 6.353  
St. Louis, MO 63102  
TRIAL ATTORNEY

**Fredrich J. Cruse**

P. O. Box 914  
718 Broadway  
Hannibal, MO 63401  
CHAPTER 7 PANEL TRUSTEE

**William H. Ridings, Jr.**

Ridings Law Firm  
2510 S. Brentwood Blvd., Ste. 205  
St. Louis, MO 63144  
COUNSEL FOR DEBTOR

**Harold L. Guido**

1470 Park Ashwood Circle  
St. Charles, MO 63304  
DEBTOR

ALL CREDITORS AND PARTIES IN INTEREST LISTED ON THE MAILING MATRIX

United States Bankruptcy Court

Eastern District of Missouri

In re:  
Harold L Guido  
Debtor

Case No. 20-45516-blc  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0865-4

User: admin

Page 1 of 2

Date Rcvd: Apr 28, 2021

Form ID: pdf02

Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 30, 2021:**

Recip ID	Recipient Name and Address
db	+ Harold L Guido, 1470 Park Ashwood Circle, Saint Charles, MO 63304-8737
24986390	American First Finance, c/o Becket and Lee LLP, PO Box 3002, Malvern PA 19355-0702
24954610	+ American First Finance, Attn: Bankruptcy, Po Box 565848, Dallas, TX 75356-5848
24954618	+ IC System, Inc, Attn: Bankruptcy, Po Box 64378, St. Paul, MN 55164-0378
24954621	+ Midwest Recovery Systems, Attn: Bankruptcy, Po Box 899, Florissant, MO 63032-0899
24954634	+ Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
24954611	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Apr 29 2021 00:40:36	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
24954613	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 29 2021 00:16:00	Comenity Bank/Gordmans, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
24954614	+ Email/Text: stacy@consumercollection.com	Apr 29 2021 00:16:00	Consumer Collection Management, Inc., Attn: Bankruptcy, Po Box 1839, Maryland Heights, MO 63043-6839
24954615	+ Email/Text: convergent@ebn.phinsolutions.com	Apr 29 2021 00:16:00	Convergent Outsourcing, Inc., Attn: Bankruptcy, Po Box 9004, Renton, WA 98057-9004
24954616	+ Email/Text: ebnotifications@creditacceptance.com	Apr 29 2021 00:16:00	Credit Acceptance, 25505 West 12 Mile Road, Suite 3000, Southfield, MI 48034-8331
24954617	+ Email/Text: bknotice@ercbpo.com	Apr 29 2021 00:16:00	Enhanced Recovery Company, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
24954619	Email/Text: JCAP_BNC_Notices@jcap.com	Apr 29 2021 00:16:00	Jefferson Capital Systems, LLC, Attn: Bankruptcy, 16 Mcleland Road, Saint Cloud, MN 56303
24954620	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 29 2021 00:16:00	Midland Funding Llc, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
24954622	+ Email/PDF: pa_dc_claims@navient.com	Apr 29 2021 00:36:43	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes Barre, PA 18773-9640
24954632	+ Email/Text: netcreditbnc@enova.com	Apr 29 2021 00:17:27	NetCredit, 175 West Jackson Boulevard, Suite 1000, Chicago, IL 60604-2863
24954633	Email/Text: info@plazaservicesllc.com	Apr 29 2021 00:16:00	Plaza Services, LLC, Attn: Bankruptcy, 110 Hammond Dr, Suite 110, Atlanta, GA 30328

TOTAL: 11

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

District/off: 0865-4

User: admin

Page 2 of 2

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Form ID: pdf02

Total Noticed: 17

Recip ID	Bypass Reason	Name and Address
cr	*+	American First Finance, c/o Becket and Lee LLP, PO Box 3002, Malvern, PA 19355-0702
24954612	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
24954623	*+	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes Barre, PA 18773-9640
24954624	*+	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes Barre, PA 18773-9640
24954625	*+	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes Barre, PA 18773-9640
24954626	*+	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes Barre, PA 18773-9640
24954627	*+	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes Barre, PA 18773-9640
24954628	*+	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes Barre, PA 18773-9640
24954629	*+	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes Barre, PA 18773-9640
24954630	*+	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes Barre, PA 18773-9640
24954631	*+	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes Barre, PA 18773-9640

TOTAL: 0 Undeliverable, 11 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 30, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 28, 2021 at the address(es) listed below:

Name	Email Address
Fredrich J. Cruse	trustee@cruselaw.com MO34@ecfcbis.com
John P. Miller	on behalf of Creditor Santander Consumer USA Inc jmillier@dunnandmiller.com
Office of US Trustee	USTPRegion13.SL.ECF@USDOJ.gov
William H. Ridings, Jr.	on behalf of Debtor Harold L Guido ridingslaw2003@yahoo.com

TOTAL: 4